

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re William B. DuVal

Case No. 10-38075

Debtor(s)

Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: _____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's Office on _____.*]
☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
☒ Schedule A - Real Property
☒ Schedule B - Personal Property
☐ Schedule C - Property Claimed as Exempt
☒ Schedule D, E, or F, and/or List of Creditors or Equity Holders – REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1. (*\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):
☒ Creditor(s) added ☐ Creditor(s) deleted
☒ Change in amounts owed or classification of debt
☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
☐ Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 – only file Schedule of Unpaid Debts.
☐ Schedule G - Executory Contracts and Unexpired Leases
☐ Schedule H - Codebtors
☐ Schedule I - Current Income of Individual Debtor(s)
☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 – Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☒ Statement of Financial Affairs
☐ Chapter 7 Individual Debtor's Statement of Intention
☐ Chapter 11 List of Equity Security Holders
☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
☐ Disclosure of Compensation of Attorney for Debtor
☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____

Date: May 5, 2011

/s/ Roy M. Terry, Jr.
Attorney for Debtor(s) [or Pro Se Debtor(s)]
State Bar No.: 17764
Mailing Address: DuretteCrump PLC
1111 East Main Street, 16th Flr., Richmond, VA 23219
Telephone No.: 804-775-6900

United States Bankruptcy Court
Eastern District of Virginia

In re William B. DuVal

Debtor

Case No. 10-38075Chapter 7

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|---------------|---------------|----------|
| A - Real Property | Yes | 3 | 3,180,000.00 | | |
| B - Personal Property | Yes | 6 | 15,105,905.23 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 3 | | 5,531,329.45 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 81,282.11 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 16 | | 5,674,946.34 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 5,816.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 5,812.55 |
| Total Number of Sheets of ALL Schedules | | 37 | | | |
| Total Assets | | | 18,285,905.23 | | |
| Total Liabilities | | | | 11,287,557.90 | |

United States Bankruptcy Court
Eastern District of Virginia

In re William B. DuVal
 Debtor

Case No. 10-38075

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | |
| Student Loan Obligations (from Schedule F) | |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | |
| TOTAL | |

State the following:

| | |
|---|--|
| Average Income (from Schedule I, Line 16) | |
| Average Expenses (from Schedule J, Line 18) | |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | |

State the following:

| | | |
|--|--|--|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | |
| 4. Total from Schedule F | | |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | |

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|--|------------------------------------|--|-------------------------|
| 77.6 acres Stonewood Manor Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$378,600 | Fee simple, since the passing of Gene DuVal | - | 271,000.00 | 420,000.00 |
| 31.761 acres Second Branch Subdivision Value stated is debtor's sense of value. Current tax assessed value \$139,900 | Fee simple, since the passing of Gene DuVal | - | 111,000.00 | 193,929.56 |
| Raw acreage tentatively planned for a 25 lot subdivision - Second Branch Value stated is debtor's sense of value. Current tax assessed value is \$123,000 | Fee simple, since the passing of Gene DuVal | - | 120,000.00 | 568,688.00 |
| 45.62 acres Rowlett Pond Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$562,500 | Fee simple, since the passing of Gene DuVal | - | 528,000.00 | 1,017,972.88 |
| 207.5 acres Upper Meadows Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$1,496,400 Debtor received contract on property for \$1,120,000, which defaulted | Fee simple, since the passing of Gene DuVal | - | 1,120,000.00 | 823,327.08 |
| 8.917 acres left from Haleys Hollow subdivision Value stated is debtor's sense of value. Current tax assessed value is \$8,900 | Fee simple, since the passing of Gene DuVal | - | 35,000.00 | 35,000.00 |
| 112 Marina Drive Nagshead, NC Lot 2, Section 1 Pond Island Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$476,200 | Fee simple, since the passing of Gene DuVal | - | 330,000.00 | 385,916.73 |

Sub-Total > **2,515,000.00** (Total of this page)

In re William B. DuValCase No. 10-38075

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED (Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|-----------------------------------|--|-------------------------|
| 110 Marina Drive Nagshead, NC Lot 1 Pond Island Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$270,200 | Fee simple, since the passing of Gene DuVal | - | 200,000.00 | 200,000.00 |
| 179 Star Lane Key West, Florida Value is debtor's sense of value. Current tax assessed value is \$247,816 | Tenants by the Entirety | - | 465,000.00 | 0.00 |
| Debtor has been a land developer who operated primarily as a sole proprietor since 1976, trading as DuVal Development. Debtor's business activities as sole proprietor are distinct from and should not be confused with his interests in other actual entities which are listed on Schedule B. Reference is made to DuVal Development, Inc. and DuVal Investments, Inc. along with other entities shown at B(14). As a sole proprietor, the debtor and his late wife, Gene DuVal, have owned as tenants by the entirety numerous parcels of land which he has developed and sold off as lots. Small parcels of real estate remain from those subdivision developments which are now titled to debtor solely and which are not otherwise specifically listed in this Schedule A. Examples would be a family burial plot left over from a subdivision or a silt basin required by County. Debtor does not believe any of these leftover parcels have material value. The miscellaneous parcels include as follows: 1) 11830 Perdue Springs Court (Cemetery), ID # 797658364000000, Tax Assessed \$100, no taxes owed for this property. 2) 11930 Warfield Ridge Drive (Cemetery), ID #796657167000000, Tax Assessed \$100, no taxes owed on this property. | Fee simple, since the passing of Gene DuVal | - | 0.00 | 0.00 |

Sub-Total > **665,000.00** (Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Real Property

In re William B. DuValCase No. 10-38075

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED (Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Continuation of information on miscellaneous parcels of real estate. | | - | 0.00 | 0.00 |
| 3) 13815 Hull Street Road (Easement), ID #727672442100000, Tax Assessed \$100, no taxes owed on this property. | | | | |
| 4) 7305 Spring Run Road (Silt Basin), ID #725670373600000, Tax Assessed \$200.00, no taxes owed on this parcel of property. | | | | |
| 5) 11101 Crooked Creek Court (Sily Basin), ID # 735670373600000, Tax Assessed \$100, no taxes owed on this parcel of property. | | | | |
| Information on all five parcels of real estate has been provided to the trustee. | | | | |

Sub-Total > **0.00** (Total of this page)

Total > **3,180,000.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached to the Schedule of Real Property

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| 1. Cash on hand | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account at Gateway Bank | - | 4.23 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household furnishings | - | 2,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Wearing apparel | - | 300.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Fishing poles and tackle | - | 1,200.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Life Insurance through IRR Insurance Trust - All cash value has been borrowed | - | 0.00 |
| 10. Annuities. Itemize and name each issuer. | X | | | |

Sub-Total > **3,504.23**
(Total of this page)

In re William B. DuValCase No. 10-38075

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|---|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | | DuVal Investments, Inc. - Debtor owns a 50% interest in this entity. The inventory and accounting for the Estate of debtor's late wife, Gene DuVal (for which debtor serves as executor), indicates that Gene DuVal's Estate owns a 50% interest in this entity. DuVal Investments, Inc. holds a 5.56% limited partnership interest in Midlothian Partnership, LLP, which owns a parcel of commercial real estate near Route 288 an Route 60 in Chesterfield County (Wadkins Center). The commercial parcel is currently for sale at a price of not less than \$3,300,000. A sale of the commercial parcel at that price would mean that the partnership interest of DuVal Investments, Inc., has a value of approximately \$183,500. Current value shown is for the 50% interest held by debtor. No current offer, contract, or listing agreement exists for this commercial parcel. | J | 91,750.00 |
| | | Sand Bank Point, LLC - Debtor owns a 49% interest and Terry Campbell holds 51% interest in this entity. This entity holds 3 lots fronting on Chesapeake Bay and 14.95 acres of undeveloped land fronting on Doctor's Creek. All of this property is situated in Matthews County, Virginia. This real estate has an approximate value of \$350,000 and is encumbered with debt of \$355,671.09. Debtor's interest therefor has no value. | - | 0.00 |

Sub-Total > **91,750.00**
(Total of this page)

Sheet 1 of 5 continuation sheets attached
to the Schedule of Personal Property

In re William B. DuValCase No. 10-38075

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|------------------|------------------|--|---|---|
| | | Huguenot Hills, LLC - Debtor holds a 67% interest in this entity and the remaining 33% interest is held by his daughter, Rene Porter, and her ex-husband, William Funk. This entity held real estate with an estimated value of \$600,000 which was encumbered by debt of \$1,069,201.38. Regions Bank foreclosed upon this property on December 22, 2010. Debtor's interest in Huguenot Hills, LLC has no value. | - | 0.00 |
| | | Riverwalk on the James, Inc. - Debtor owns a 50% interest in this entity. The inventory and accounting for the Estate of Gene DuVal, debtor's late wife, indicates that her Estate also owns a 50% interest in this entity. Riverwalk owned a parcel of development real estate in Chesterfield County. Union First Market Bank foreclosed upon the parcel on March 4, 2011, and bought the parcel in at the sale. Debtor's interest in Riverwalk on the James, Inc. therefore has no value. | - | 0.00 |
| | | Warree Bight Investments, Ltd. ("WBI")- Debtor owns 100% interest in this Belize coporation. WBI holds a 50% interest in Warre Bight Development, Ltd., ("WBD"), also a Belize corporation. WBD owns approximately 12,400 acres of undeveloped real estate in Belize. Also, WBI holds a promissory note from WBD in the amount of \$1,000,000, which is payable 30 days after completion of a sale of the property. The Belize real estate is currently being listed for \$30,000,000. WBD has accepted three previous contracts to purchase, all of which have failed to close. Value stated is 50% of current list price for real estate. Trustee has been provided resource analysis of the property with respect to possible oil deposits. First Community Bank may have a lien on debtor's WBI stock and/or referenced promissory note pursuant to Forebearance Agreement dated 9-30-2008 and its Addenda, all provided to Trustee. Debtor contends that Estate of Gene DuVal has no ownership interest in WBI. | - | 15,000,000.00 |

Sub-Total > **15,000,000.00**
(Total of this page)

Sheet 2 of 5 continuation sheets attached
to the Schedule of Personal Property

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| | | DuVal Development, Inc. - Debtor owns a 50% interest in this entity. The inventory and accounting for the Estate of Gene DuVal, debtor's late wife, indicates that her Estate also owns a 50% interest in this entity. DuVal Development, Inc. filed Chapter 7 bankruptcy, and the case has been closed as no asset. The bankruptcy petition incorrectly referenced Mr. DuVal as sole owner. Also at the time of its bankruptcy filing, DuVal Development, Inc.'s sole remaining asset appears to be a note from WilVal, LLC in the principal amount of \$750,000, secured by a subordinate deed of trust secured in a Henrico County development parcel. Debtor is searching for later note that may have instead been payable to debtor. The sole principal of WilVal was Henry Wilton (after he acquired DuVal Development, Inc.'s half interest in WilVal.) Mr. Wilton has filed Chapter 11 bankruptcy, WilVal, LLC is defunct and debtor determined that the real estate had no equity to support the subordinate deed of trust. | - | 0.00 |
| | | P.D. Leasing, LLC - Debtor owns a 25% membership interest. This entity was formed to acquire equipment and timber Belize property; No current business activity. | - | 0.00 |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |

Sub-Total > **0.00**
(Total of this page)

Sheet **3** of **5** continuation sheets attached
to the Schedule of Personal Property

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--|---|---|
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | | Interest as beneficiary in William B. DuVal Spendthrift Trust - Trust currently holds 3 parcels of rental real estate with estimated value of \$273,000. All three parcels are encumbered by liens with an estimated balance owed of \$324,565.22. All three real estate parcels are currently in foreclosure. Debtor deems trust to have no value. | - | 0.00 |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | X | | | |
| 26. Boats, motors, and accessories. | | 1976 Seacraft 23' boat (Needs two engines) | - | 4,000.00 |
| | | 2002 19'6" Sea Hunt Boat | - | 6,500.00 |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Office Equipment | - | 150.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |

Sub-Total > **10,650.00**
(Total of this page)

Sheet **4** of **5** continuation sheets attached
to the Schedule of Personal Property

In re William B. DuValCase No. 10-38075

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|--|---|---|
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | | Any interest, ownership, or claim or any other entitlement in any property, real or personal, tangible or intangible, including such property not scheduled herein, and including, but not limited to, any inheritance and/or proceeds or property received as a beneficiary of wills, life insurance policies, trusts, or any other such fund, contract or instrument, existing prior to the filing of the bankruptcy case and to which the debtors may be entitled or may become entitled to receive at any time in the future. | - | 1.00 |

Sub-Total > **1.00**
(Total of this page)
Total > **15,105,905.23**

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D W I F E J O I N T O R C O M M U N I T Y | D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L | U N S E C U R E D P O R T I O N, I F A N Y |
|--|--------------------------------------|---|---|--|--|--------------------------------------|--|--|
| | | | | | | | | |
| Account No. | | | 31.761 acres Second Branch Subdivision | | | | | |
| Bank of Virginia 11730 Hull Street Road Midlothian, VA 23112 | | | Value stated is debtor's sense of value. Current tax assessed value \$139,900 | | | | | |
| | | | Value \$ 111,000.00 | | | | 193,929.56 | 82,929.56 |
| Account No. | | | 207.5 acres Upper Meadows Subdivision | | | | | |
| Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 | | | Value stated is debtor's sense of value. Current tax assessed value is \$1,496,400 Debtor received contract on property for \$1,120,000, which defaulted | | | | | |
| | | | Value \$ 1,120,000.00 | | | | 823,327.08 | 0.00 |
| Account No. | | | Liability on loan for four pieces of equipment sold to Terry Campbell. | | | | | |
| Dominion Credit, LLC 11191 Airpark Road Ashland, VA 23005 | | | | | | | | |
| | | | Value \$ 26,000.00 | | | | 26,429.48 | 429.48 |
| Account No. | | | First Mortgage | | | | | |
| Ellis Financial 10487 Washington Hwy Glen Allen, VA 23059 | | | 110 Marina Drive Nagshead, NC Lot 1 Pond Island Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$270,200 | | | | | |
| | | | Value \$ 200,000.00 | | | | 200,000.00 | 0.00 |
| Subtotal (Total of this page) | | | | | | | 1,243,686.12 | 83,359.04 |

2 continuation sheets attached

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED (Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|--|---------------------------------|
| | | | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | | | | | |
| Account No. | | | Personal guaranty of loan deficiency. Forebearance Agreement and Addenda have been provided to the Trustee which indicate Bank may have security interest in stock of WBI and promissory note of \$1,000,000 due to WBI. (Continued below) | | | | | |
| First Community Bank, N.A. One Community Place Bluefield, VA 24605 | | | Value \$ 0.00 | | | | 1,860,065.72 | 1,860,065.72 |
| Account No. | | | Continuation of description above: Bank has docketed judgment lien in Key West, which debtor contends has not attached to 179 Star Lane. | | | | | |
| First Community Bank, N.A. One Community Place Bluefield, VA 24605 | | | Value \$ 0.00 | | | | 0.00 | 0.00 |
| Account No. xxxxx8700 | | | 3-8-2009 | | | | | |
| Peoples Bank of Virginia P.O. Box 71960 Henrico, VA 23255 | | | 77.6 acres Stonewood Manor Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$378,600 | | | | | |
| | | | Value \$ 271,000.00 | | | | 420,000.00 | 149,000.00 |
| Account No. | | | First Mortgage 112 Marina Drive Nagshead, NC Lot 2, Section 1 Pond Island Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$476,200 | | | | | |
| Suntrust Mortgage P.O. Box 79041 Baltimore, MD 21279 | | | Value \$ 330,000.00 | | | | 385,916.73 | 55,916.73 |
| Account No. | | | 8.917 acres left from Haleys Hollow subdivision Value stated is debtor's sense of value. Current tax assessed value is \$8,900 | | | | | |
| Terry B. Campbell 2312 Huguenot Springs Road Midlothian, VA 23113 | | | Value \$ 35,000.00 | | | | 35,000.00 | 0.00 |
| Subtotal | | | | | | | 2,700,982.45 | 2,064,982.45 |
| (Total of this page) | | | | | | | | |

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **William B. DuVal**Case No. **10-38075**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R | H U S B A N D W I F E J O I N T O R | H U S B A N D W I F E J O I N T O R | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---------------------------------|--|--|--|--|--|--------------------------------------|--|---------------------------------|
| | | | | | | | | | |
| Account No. | | | | Raw acreage tentatively planned for a 25 lot subdivision - Second Branch Value stated is debtor's sense of value. Current tax assessed value is \$123,000 | | | | 568,688.00 | 448,688.00 |
| Union Bank and Trust 1658 State Farm Blvd Charlottesville, VA 22911 | | | | | Value \$ 120,000.00 | | | | |
| Account No. 3281 | | | | Deed of Trust 45.62 acres Rowlett Pond Subdivision Value stated is debtor's sense of value. Current tax assessed value is \$562,500 | | | | 1,017,972.88 | 489,972.88 |
| Village Bank 15521 Midlothian Tpke, #200 Midlothian, VA 23113 | | | | | Value \$ 528,000.00 | | X | | |
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| | | | | Value \$ | | | | | |
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| | | | | Value \$ | | | | | |
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| | | | | Value \$ | | | | | |
| Subtotal (Total of this page) | | | | | | | | 1,586,660.88 | 938,660.88 |
| Total (Report on Summary of Schedules) | | | | | | | | 5,531,329.45 | 3,087,002.37 |

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H u s b a n d, W i f e, J o i n t, o r C o m m u n i t y | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|--|--|--|--------------------------------------|------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xx3900 A.H. Harris P.O. Box 30135 Hartford, CT 06150 | | - | | | | 131.00 |
| Account No. xxxxxx & xx7455 ACF Enviromental P.O. Box 758763 Baltimore, MD 21275-8763 | | - | | | | 852.08 |
| Account No. x-x1004 American Express P.O. Box 650448 Dallas, TX 75265 | | - | | | | 11,863.38 |
| Account No. American Southern Insurance Co 3715 North Side Parkway Building 400, 8th Floor Atlanta, GA 30327 | | - | | | | 12,000.00 |
| Subtotal (Total of this page) | | | | | | 24,846.46 |

15 continuation sheets attached

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | |
| ARCET P.O. Box 26269 Richmond, VA 23260 | | - | | | | | 927.98 |
| Account No. xF-787 | | | Trade debt for DuVal Development | | | | |
| ATS 12460 West River Road Aylett, VA 23009 | | - | | | | | 437.50 |
| Account No. 674 | | | Trade debt for DuVal Development | | | | |
| Automotive MFGS, Inc. 2400 N. Lombardy Street Richmond, VA 23220 | | - | | | | | 666.53 |
| Account No. xxxxxx90.00 | | | Trade debt for DuVal Development | | | | |
| Balzer & Associates P.O. Box 4068 Roanoke, VA 24015 | | - | | | | | 500,981.15 |
| Account No. xxxx-xxxx-xxxx-3194 | | | Credit Card | | | | |
| Bank of America Alaska Airlines P.O. Box 15019 Wilmington, DE 19886 | | - | Last used: Mar. 2010 | | | | 10,469.51 |
| Sheet no. 1 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 513,482.67 |

In re William B. DuValCase No. 10-38075

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. DUVAL | | - | Trade debt for DuVal Development | | | | 1,150.28 |
| Barksdale Oils, Inc. P.O. Box 910 Petersburg, VA 23804 | | | | | | | |
| Account No. xxxx-xxx & xxx4-001 | | - | Legal Fees | | | | 13,891.32 |
| Batzli Wood & Stiles, PC 3957 Westerre Pkwy, Suite 400 Henrico, VA 23233 | | | | | | | |
| Account No. | | - | Trade debt for DuVal Development for insurance premiums | | | | 500.00 |
| Berkley Mid Atlantic Group 4820 Lake Brook Drive, #300 Glen Allen, VA 23060 | | | | | | | |
| Account No. x3510 | | - | Trade debt for DuVal Development for CPA Fees | | | | 2,325.00 |
| Boyce Spady & Moore, PLC 1013 West Washington Street Suffolk, VA 23434 | | | | | | | |
| Account No. | | - | | | | X | 1.00 |
| Bryan K. Stevens 11225 Nuckols Road, #A Glen Allen, VA 23059 | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 17,867.60 |

Sheet no. 2 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--|------------------------------------|---|--|--|--------------------------------------|-------------------|
| | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Buddy South Automotive 10131 Hull Street Road Midlothian, VA 23112 | | - | | | | | 4,811.81 |
| Account No. xxxx5.001 | | | Trade debt for DuVal Devolpment for Legal Fees | | | | |
| CantorArkema, P.C. 1111 East Main Street Richmond, VA 23219 | | - | | | | | 4,143.74 |
| Account No. xxxx & 2844 | | | Trade debt for DuVal Development | | | | |
| Carl M. Henshaw Drainage Products, Inc. P.O. Box 3329 Chester, VA 23831 | | - | | | | | 2,381.97 |
| Account No. 3238 | | | Trade debt for DuVal Development | | | | |
| Central Concrete, Inc. P.O. Box 36565 Richmond, VA 23235 | | - | | | | | 2,000.00 |
| Account No. xxxx47-14 | | | Personal loan | | | | |
| Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 | | - | | | | | 108,867.11 |
| Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 122,204.63 |

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. x1672; x4403; x4404 | | | Trade debt for DuVal Development for bond | | | | 750.00 |
| Contractors Services, Inc. 3 Talbot Avenue, Suite 202A Lutherville Timonium, MD 21093 | | - | | | | | |
| Account No. | | | Trade debt for DuVal Development for bond | | | | 3,756.00 |
| Developers Surety and Indemnity c/o M. Stevens Harris P.O. Box 579 Powhatan, VA 23139 | | - | | | | | |
| Account No. | | | Trade debt for DuVal Development for bond | | | | 5,737.50 |
| Developers Surety and Indemnity c/o M. Steven Harris P.O. Box 579 Powhatan, VA 23139 | | - | | | | | |
| Account No. | | | Trade debt for DuVal Development for bond | | | | 7,030.00 |
| Developers Surety and Indemnity c/o M. Stevens Harris P.O. Box 579 Powhatan, VA 23139 | | - | | | | | |
| Account No. xx2501 | | | Trade debt for DuVal Development | | | | 205.00 |
| ECS Mid-Atlantic, LLC 14026 Thunderbolt Place, #100 Chantilly, VA 20151 | | - | | | | | |
| Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 17,478.50 |

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--|--|---|--|--|--------------------------------------|-----------------|
| Account No. | - | | Personal guaranty of loan for Sand Bank Pointe, LLC | | | | 355,671.09 |
| Essex Bank Goochland Centerville 108 Broad Street Road Manakin Sabot, VA 23103 | | | | | | | |
| Account No. | - | | Claim for distributions made to debtor as Executor of wife's estate. | X | | X | 64,000.00 |
| Estate of Gene DuVal c/o William B. DuVal 179 Star Lane Key West, FL 33040-6348 | | | | | | | |
| Account No. xxxxxxxxxxxx2691 | - | | Credit Card Last used: 2009 | | | | 1,840.21 |
| Exxon - CITICORP Credit Processing Center Des Moines, IA 50361 | | | | | | | |
| Account No. xxxx-xxxx-xxxx-9928 | - | | Credit Card Last used: 2009 | | | | 15,005.36 |
| FIA Card Services P.O. Box 15019 Wilmington, DE 19886-5019 | | | | | | | |
| Account No. | - | | Trade debt for DuVal Development for Insurance premiums | | | | 735.41 |
| Firemen's Insurance Company of Washington DC 4820 Lake Brook Drive, #300 Glen Allen, VA 23060 | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 437,252.07 |

Sheet no. 5 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---|---------------------------------|------------------------------------|---|--|--|--------------------------------------|----------------------------------|-------------------|
| | | H W J C | | | | | | |
| Account No. xxxxx7883 First Capital Bank 4222 Cox Road, Suite 200 Glen Allen, VA 23060 | - | | Loan for property located at 7805 Wistar Village Drive which is held by William B. DuVal Spendthrift Trust. | | | | 124,565.22 | |
| Account No. First Community Bank 901 Moorefield Park, Suite 111 Richmond, VA 23236 | - | | Potential liability arising from debtor's administration of the Estate of Gene DuVal, including distributions from the Estate to the debtor. | X | | X | 64,000.00 | |
| Account No. Freed & Shepherd, P.C. 9030 Stony Point Parkway, #400 Richmond, VA 23235 | - | | Legal fees with respect to the Estate of Gene DuVal. | | | | 18,821.40 | |
| Account No. xx7985 Harold's Business Supply 5715 S. Laburnum Avenue Henrico, VA 23231 | - | | Trade debt for DuVal Development | | | | 99.16 | |
| Account No. Heavy Logistics, LLC 5374 Crewsville Road Bumpass, VA 23024 | - | | Trade debt for DuVal Development | | | | 5,525.00 | |
| Sheet no. 6 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) | 213,010.78 |

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--|------------------------------------|---|--|--|--------------------------------------|------------------|
| | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Heilig Repair and Lube, LLC 8220 Pepper Lane Mechanicsville, VA 23111 | - | | | | | | 1,868.87 |
| Account No. DUVAL | | | Trade debt for DuVal Development | | | | |
| Hill Electrical, Inc. P.O. Box 158 Mechanicsville, VA 23111 | - | | | | | | 1,262.36 |
| Account No. | | | Trade debt for DuVal Development for bond | | | | |
| INSCO DICO Group P.O. Box 19725 Irvine, CA 92623 | - | | | | | | 28,452.00 |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Landmark Construction Co., Inc 8159 Elm Drive Mechanicsville, VA 23111 | - | | | | | | 1,584.00 |
| Account No. xxxxx.0001 | | | Legal Fees | | | | |
| LeClairRyan P.O. Box 2499 Richmond, VA 23218-2499 | - | | | | | | 41,471.23 |
| Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 74,638.46 |

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--|------------------|---|--|--|--------------------------------------|----------------------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xxxxx.0002 LeClairRyan P.O. Box 2499 Richmond, VA 23218-2499 | | - | Trade debt for DuVal Development for Legal Fees | | | | 6,455.49 |
| Account No. xx-138-T Lyttle Utilities, Inc. P.O. Box 24205 Richmond, VA 23224 | | - | Trade debt for DuVal Development | | | | 1,550.00 |
| Account No. National Grange Mutual Ins. c/o M. Stevens Harris P.O. Box 579 VA 23193 | | - | Trade debt for DuVal Development for bond | | | | 13,440.00 |
| Account No. Niess & Niess, LLC 401 Twinridge Lane Richmond, VA 23235 | | - | Trade debt for DuVal Development for appraisal | | | | 800.00 |
| Account No. x1499 Penhall Company Dept 2911 Los Angeles, CA 90084 | | - | Trade debt for DuVal Development | | | | 350.00 |
| Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 22,595.49 |

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--|------------------|--|--|--|--------------------------------------|----------------------------------|
| Account No. | | | Loan for property located at 2427 Tignor Road which is held by William B. DuVal Spendthrift Trust. | | | | 100,000.00 |
| Peoples Bank of Virginia P.O. Box 71960 Henrico, VA 23255 | | - | | | | | |
| Account No. | | | Loan for property located at 511 Duffton Road which is held by William B. DuVal Spendthrift Trust. | | | | 100,000.00 |
| Peoples Bank of Virginia P.O. Box 71960 Henrico, VA 23255 | | - | | | | | |
| Account No. xx2034 | | | Insurance Premiums | | | | 2,530.69 |
| Premium Assignment Corporation P.O. Box 3100 Tallahassee, FL 32315-3100 | | - | | | | | |
| Account No. x6737 | | | Trade debt for DuVal Development | | | | 1,827.60 |
| Ready Mixed Concrete Co. P.O. Box 65303 Charlotte, NC 28265 | | - | | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | 110,896.36 |
| Regions Bank Commerce Loan P.O. Box 11407 Birmingham, AL 35246 | | - | | | | | |
| Sheet no. 9 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 315,254.65 |

In re William B. DuValCase No. 10-38075

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|-----------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xxxxxxxxxxxxxxx0001 Regions Bank Commercial Loan Processing Ctr P.O. Box 11407 Birmingham, AL 35246-0054 | - | | Personal guaranty of loan for Huguenot Hills, LLC | | | | 1,069,201.38 |
| Account No. xxxxxxxxxxxxxxx0001 Regions Bank Commercial Loan P.O. Box 11407 Birmingham, AL 35246-0054 | - | | Loan for property located at Stonewood Manor 5. | | | | 252,170.14 |
| Account No. Rene D. Funk 1200 County Line Road Midlothian, VA 23112-5928 | - | | Personal loans from debtor's daughter | | | | 51,300.00 |
| Account No. xx4852 Rental Works 6501 Dickens Place Richmond, VA 23230 | - | | Trade debt for DuVal Development | | | | 419.49 |
| Account No. Rialto Capital Management 850 Third Avenue, 16th Flr New York, NY 10022 | - | | Personal guaranty of loan for WIlVal debt | | | | 1.00 |

Sheet no. 10 of 15 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page)

1,373,092.01

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|-----------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 654 | | | Trade debt for DuVal Development | | | | 811.00 |
| Richardson Harris Boatwright P.O. Box 579 Powhatan, VA 23139 | | - | | | | | |
| Account No. x2705 | | | Trade debt for DuVal Development | | | | 3,852.58 |
| Richmond Alarm Co, 6829-F Atmore Drive Richmond, VA 23225 | | - | | | | | |
| Account No. x4330 | | | Trade debt for DuVal Development | | | | 317.14 |
| Richmond Blueprint & Supply 7801 W. Broad Street, #20 Henrico, VA 23294-6309 | | - | | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | 745.36 |
| Richmond Express P.O. Box 663 Richmond, VA 23218 | | - | | | | | |
| Account No. xxxx-xxx0158 | | | Trade debt for DuVal Development | | | | 197.85 |
| Safeco Insurance P.O. Box 6478 Carol Stream, IL 60197-6478 | | - | | | | | |

Sheet no. 11 of 15 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page)

5,923.93

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B I T O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---|------------------------------------|---|--|--|--------------------------------------|------------------|
| | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Sam Mustian 50 Cherokee Trail Cartersville, VA 23027 | | - | | | | | 2,157.00 |
| Account No. xxxx-xxxx-xxxx-9785 | | | Credit Card | | | | |
| Sony Card - Chase Card Service P.O. Box 15153 Wilmington, DE 19886 | | - | Last used: Aug. 2010 | | | | 16,770.81 |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Southers Concrete, Inc. 3511 Bellbluff Drive Richmond, VA 23237 | | - | | | | | 6,000.00 |
| Account No. xx2408 | | | Trade debt for DuVal Development | | | | |
| Spanish Quality Concrete Co P.O. Box 28783 Henrico, VA 23228 | | - | | | | | 2,310.00 |
| Account No. xxxxx-x xxx xx695-1 | | | Legal Fees for business | | | | |
| Spinella Owings & Shaia, PC 8550 Mayland Drive Henrico, VA 23294 | | - | | | | | 2,565.00 |

Sheet no. **12** of **15** sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page)

29,802.81

In re William B. DuValCase No. 10-38075

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. xxxxxx & xx8054 Sutton Clark P.O. Box 2637 Richmond, VA 23260 | | - | Trade debt for DuVal Development | | | | 94.14 |
| Account No. U.S. Airways Credit Card P.O. Box 13337 Philadelphia, PA 19101 | | - | Credit card Last used: 2009 | | | | 25,237.19 |
| Account No. Union Bank and Trust 1658 State Farm Blvd Charlottesville, VA 22911 | | - | Personal guaranty of loan for Riverwalk on the James, Inc. | | | | 1,472,113.60 |
| Account No. xxxxxx64X1 UPS P.O. Box 7247-0244 Philadelphia, PA 19170 | | - | Trade debt for DuVal Development | | | | 630.04 |
| Account No. xxxxxxxxxxxx3 12Y Verizon P.O. Box 660720 Dallas, TX 75266-0720 | | - | | | | | 1,112.92 |
| Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) |
| | | | | | | | 1,499,187.89 |

In re William B. DuValCase No. 10-38075

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E D E B T O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--|------------------------------------|---|--|--|--------------------------------------|-----------------|
| | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 6019 Village Bank 15521 Midlothian Tpke, \$200 Midlothian, VA 23113 | | - | Personal guaranty of loan for Riverwalk on the James, Inc. | | | | 670,870.74 |
| Account No. Village Bank 15521 Midlothian Turnpike Midlothian, VA 23113 | | - | Trade debt for DuVal Development for Line of Credit | | | | 4,562.00 |
| Account No. xxxx28-04 Virginia Sprinkler Co., Inc. 10343-A Kings Acres Road Ashland, VA 23005 | | - | Trade debt for DuVal Development | | | | 44,295.00 |
| Account No. Virginia Truck Center, Inc. P.O. Box 26323 Richmond, VA 23260 | | - | Trade debt for DuVal Development | | | | 525.90 |
| Account No. 115 Volvo Rents - 206 Enterprises 12727 Oake Lake Court Midlothian, VA 23112 | | - | Trade debt for DuVal Development | | | | 3,329.39 |

Sheet no. 14 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

723,583.03

In re **William B. DuVal**Case No. **10-38075**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|------------------------------------|---|--|--|--------------------------------------|-----------------|
| | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | Trade debt for Huguenot Hills, LLC | | | | |
| Wallace Pledger, PLLC 7100 Forest Avenue, #302 Richmond, VA 23226 | | - | | | | | 5,608.54 |
| Account No. | | | CPA Fees both personal and business | | | | |
| Warren D. Chapman 8536 Chester Forest Lane Richmond, VA 23237 | | - | | | | | 14,307.50 |
| Account No. | | | Trade debt for DuVal Development | | | | |
| Water Works, Inc. c/o Fullerton & Knowles, P.C. 12642 Chapel Road, Suite 206 Clifton, VA 20124 | | - | | | | | 3,825.77 |
| Account No. xxxxxx0769 | | | Trade debt for DuVal Development | | | | |
| Wells Fargo - Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374 | | - | | | | | 260,483.71 |
| Account No. x2362 | | | Trade debt for DuVal Development | | | | |
| Wilson-Finley, Co. P.O. Box 890595 Charlotte, NC 28289-0595 | | - | | | | | 499.84 |

Sheet no. **15** of **15** sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page)

284,725.36

Total
 (Report on Summary of Schedules)

5,674,946.34

United States Bankruptcy Court
Eastern District of Virginia

In re William B. DuVal
Debtor(s)

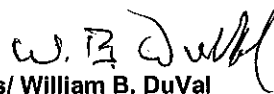
Case No. 10-38075
Chapter 7

DECLARATION CONCERNING DEBTOR'S AMENDED SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing amended summary and amended schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 5, 2011

Signature  /s/ William B. DuVal
William B. DuVal
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of Virginia**

In re William B. DuVal

Debtor(s)

Case No. 10-38075Chapter 7

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--|
| \$0.00 | 2010 year to date gross income from businesses |
| \$0.00 | 2009 gross income from businesses |
| \$0.00 | 2008 gross income from businesses |

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | |
|-------------|--|
| AMOUNT | SOURCE |
| \$16,555.00 | 2010 year to date social security benefits |
| \$18,036.00 | 2009 social security benefits |
| \$18,000.00 | 2008 social security benefits |

3. Payments to creditors

None ☐ Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|--|---|--|-----------------------|
| Suntrust Mortgage P.O. Box 79041 Baltimore, MD 21279 | 9-11-2010 \$7,317.19; 9-21-2010 \$2,335.23; and 10-29-2010 \$2,370.23 | \$12,022.65 | \$385,916.73 |

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|-------------------------|------------------------------------|---|
| Peoples Bank of Virginia v. William DuVal Case No.: CL10-2735 | Complaint | Henrico County Circuit Court | Pending |
| Water Works, Inc. v. William B. DuVal Case No.: GV10013586 | Complaint | Fairfax County General District | Judgment 7-20-2010 Interrogatorie s 12-14-10 |
| First Community Bank, N.A. v. William B. DuVal Case No.: CL09-3363 | Complaint | Henrico County Circuit Court | Judgment 8-12-2010 Interrogatorie s 11-23-2010 |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|--|--------------------------------------|
|---|--|--------------------------------------|

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|
|------------------------------|-----------------------|-----------------------------------|

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|
|----------------------------------|--|------------------|--------------------------------------|

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|---|-----------------------------------|--------------|----------------------------------|
|---|-----------------------------------|--------------|----------------------------------|

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
|--------------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| DurretteBradshaw PLC 1111 E. Main Street, 16th Floor Richmond, VA 23219 | 9-22-2010 | \$12,500 towards fees and costs |
| The Mesquite Group 600 Six Flags Drive, #400 Arlington, TX 76011 | 11-22-2010 | \$30.00 for credit counseling course |

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------------|---|
| Terry B. Campbell 2312 Huguenot Springs Road Midlothian, VA 23113 None | 5-10-2010 | Construction equipment transferred towards balance owed by Debtor. The parties determined that the equipment had an approximate value of \$82,100. |
| Henry L. Wilton 12671 River Road Henrico, VA 23238 None | 9-30-2009 | Transfer of membership interest in WiIVal, LLC pursuant to Settlement Agreement dated Sept. 30, 2009 between Debtor, Henry L. Wilton, WiIVal, LLC, DuVal Development, Inc and Village Bank. |
| Key West Auto Web Key West, FL None | 12-16-2010 | Sold 1996 Cadillac Deville, VIN # 1G6KD52YOTU251288, for \$1,300. |

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Terry B. Campbell
2312 Huguenot Springs Road
Midlothian, VA 23113
None

DATE
6-30-10

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

Debtor transferred 51% ownership interest in Sand Bank Point, LLC to Terry Campbell. Mr. Campbell has paid \$25,000 to the Debtor and \$50,000 to the LLC in partial consideration for the 51% ownership interest in the LLC. Mr. Campbell also agreed to pay the loan to the Bank of Essex.

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|--|--|---|
| Village Bank Richmond, VA | Checking account ending in 0884 | Closed 8-31-2010 Balance \$10.96 |
| First Capital Bank Richmond, VA | Checking account ending in 8199 | Closed 10-29-10 Balance \$6.19 |
| Village Bank Richmond, VA | Checking account ending in 5226 | Closed 7-8-2010 Balance \$154.94 |

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

| NAME |
|------|
|------|

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|--------------------------------|--|---|--|-------------------------------|
| DuVal Development, Inc. | 54-1685901 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development | 11-19-1993 to 10-16-2010 |
| DuVal Investments, Inc. | 54-1685900 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development | 10-19-1993 to Present |
| Huguenot Hills, LLC | 76-0803714 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development | 7-25-2005 to 12-31-2010 |
| Riverwalk on the James, Inc. | 54-1692070 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development | 12-21-1993 to Present |
| Sand Bank Point, LLC | 27-2903268 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development | 8-27-2010 to Present |
| Warree Bight Investment, Ltd. | Belize Corporation | 828 Coney Drive, 3rd Floor Belize City, Belize C.A. | Real Estate Speculation | 2-21-1994 to Present |
| Warree Bight Development, Ltd. | Belize Corporation | 1655 Dorset Road Powhatan, VA 23139 | Real Estate Development Debtor does not directly own stock, but serves as President and Director | 1987 to Present |
| Waterview Landing, LLC | 20-4276579 | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development Entity filed Chapter 11 Bankruptcy on 11-19-09 and case was dismissed 9-10-10 Property foreclosed on 6-14-2010 | 2-2-2006 to 12-31-2010 |
| P. D. Leasing, LLC | 75-2972764 | c/o Troy Perry, Jr. 1900 Manakin Road Manakin Sabot, VA 23103 | Formed to acquire equipment and timber Belize property; No current business activity. | 12-28-2001 to Present |
| DuVal Development | | P.O. Box 11806 Richmond, VA 23230 | Real Estate Development as Sole Proprietor | 1976 to Present |

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE OF STOCK OWNERSHIP |
|------------------|-------|--|
|------------------|-------|--|

22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|--------------------------------|--|
|---|--------------------------------|--|

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PENSION FUND | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------|--------------------------------------|
|----------------------|--------------------------------------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 5, 2011

Signature /s/ William B. DuVal

W. B. DuVal

William B. DuVal

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571